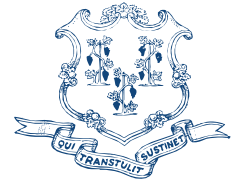




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Joint Committee on Insurance and Real Estate

March 1, 2022, Public Hearing

Testimony of Claire E. Coleman, Interim Consumer Counsel

S.B. No. 14

An Act Concerning Home Energy Affordability for Home Buyers

Dear Co-Chairs Lesser and Wood, Vice Chairs Anwar and Comey, Ranking Members Hwang and Pavalock-D'Amato, and Distinguished Members of the Insurance and Real Estate Committee:

It is an honor to submit testimony today as the Interim Consumer Counsel and head of the Office of Consumer Counsel (OCC). The OCC is the State's principal advocate for consumers of electric, gas, water, and telecommunications services. **OCC strongly supports House Bill No. 5041 *An Act Concerning Home Energy Affordability for Home Buyers*.**

Providing prospective homeowners with accurate energy cost information is incredibly important, especially as energy costs in Connecticut are amongst the highest in the nation. Understanding historical electricity, natural gas, or heating fuel costs prior to committing to buy a property is critical budgeting information for the new occupant. This information is particularly important for low-and moderate-income households who face the highest energy burden. A recent study commissioned by the Connecticut Green Bank and Operation Fuel estimated an aggregate building energy affordability gap of \$444 million, statewide in Connecticut. Among households earning less than 60% of state median income, this gap was approximately \$1,010 annually.¹ Prospective homeowners of all incomes will benefit from a home energy label requirement, as it allows buyers to potentially integrate energy efficiency upgrade costs into a mortgage and obtain affordable financing on projects that will provide immediate savings.

A home energy label is a key component to raising consumer awareness of the importance of energy efficiency measures and programs that can assist with steps to make a home more energy efficient and ultimately save money on their electric bill. Energy efficiency is one of the easiest and most cost-effective ways to reduce energy costs for consumers.² A home energy label requirement may also further incentivize property owners to make energy efficiency investments to maintain and strengthen home value, encouraging actions that will ultimately reduce energy demand and assist homeowners with their electricity bills.

I strongly support House Bill 882 and look forward to working toward its passage in this legislative session. Should you have any questions, please do not hesitate to contact me at Claire.E.Coleman@ct.gov.

¹ MAPPING HOUSEHOLD ENERGY & TRANSPORTATION AFFORDABILITY IN CONNECTICUT, OCTOBER 2020, [HTTPS://WWW.VEIC.ORG/MEDIA/DEFAULT/DOCUMENTS/RESOURCES/REPORTS/MAPPING-HOUSEHOLD-ENERGY-AND-TRANSPORTATION-AFFORDABILITY-REPORT-OCT-2020.PDF](https://www.veic.org/media/default/documents/resources/reports/mapping-household-energy-and-transportation-affordability-report-oct-2020.pdf)

² [ENERGY EFFICIENCY | DEPARTMENT OF ENERGY](#)